

225

My name is Mr. Luis Brito, my wife (Patricia) and I have been trying to get a modification since may 2009 when she had to stop working due to a medical procedure which enable her to continue working for several weeks at that time. We both worked hard to have this home for our children and were concern when she became ill. I applied for a modification at a time when we were in good standings and paying our mortgage. My modification was denied in June 2009 for insufficient income and high debts. The mortgage servicer company did offer any assistance in helping us with our situation. I contacted HDF in December 2009 for assistance and Mrs. Perez assisted us with the paperwork and faxed all to Litton Loan service. My wife and I were very nervous when we received a letters from the bank because now we were three months behind in payments.

We went to an appointment in HDF office where Mrs. Perez contacted the lender and was told it was denied due to the NPV (net present value) a high risk and the investor would not approved amount of HAMP calculated modification. The investors would not approve the balloon payment at the end of the life of the loan. They could offer any modification, repayment plan or forbearance regardless of any financial situation changes to our income which left no other resolution but foreclosure.

CONNECTICUT HOUSING FINANCE AUTHORITY

12/08/2009

Luis R Brito A
Patricia F De Brito
15 Charboard Ridge Road
Danbury, CT 06811

Dear Luis R Brito A and Patricia F De Brito,

The Connecticut Housing Finance Authority (CHFA) has completed our review of your application for Emergency Mortgage Assistance Program and based on this review, your application has subsequently been denied. The enclosed Statement of Credit Denial, Termination, or Change details the reason(s) for this decision.

If you believe the reason for the decision is not valid and wish to appeal, you must send a written request within seven (7) days of the date of this letter to the Connecticut Housing Finance Authority requesting a review. You may submit additional documentation and information to the Authority in support of your appeal.


Please mail your appeal (including supporting documentation) to:

CONNECTICUT HOUSING FINANCE AUTHORITY/EMAP APPEAL
999 West Street
Rocky Hill, CT 06067-4005

If you have additional questions or concerns, please contact the Customer Service Call Center at (860) 571-3500 or toll free at (877) 571-2432.

Thank you.

Sincerely,



Kimberly J. Misenti
Manager, Operations and Underwriting, Special Progra

U.S. Postal Service	
CERTIFIED MAIL RECEIPT	
(Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information, visit our website at www.usps.com	
OFFICIAL USE	
Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$
Sent To	
Street, Apt. No., or PO Box No.	
City, State, ZIP+4	
PS Form 3800, August 2005 See Reverse for Instructions	



STATEMENT OF CREDIT DENIAL, TERMINATION OR CHANGE

Date: 12/09/2009

Luis R Brito A
Patricia F De brito
35 Clapboard Ridge Road
Danbury CT 06811

CONNECTICUT HOUSING FINANCE AUTHORITY
999 West Street
Rocky Hill, CT 06067
860-571-3500 or 877-571-2432

I. ☒ Your request for an Emergency Mortgage Assistance loan was carefully considered, and we regret that we are unable to approve your application for the reason(s) listed in Section III.

II. ☐ We can, however, offer you credit on the following terms:

If this offer is acceptable to you, please notify us within 10 days at the address and telephone number listed above.

III. Principal Reason(s) for Credit Denial, Termination or Other Action Taken Concerning Credit:**A. Credit**

- ☐ No credit file
- ☐ Insufficient number of credit references provided
- ☐ Limited credit experience
- ☐ Poor credit performance with
- ☐ Delinquent past or present credit obligations with others
- ☐ Bankruptcy

- ☐ Garnishment or attachment
- ☐ Foreclosure or repossession
- ☐ Collection action or judgment
- ☐ Unacceptable type of credit references provided
- ☐ Unable to verify credit references
- ☐ Number of recent inquiries on credit bureau report

B. Income and Employment

- ☐ Unable to verify income
- ☐ Income insufficient for amount of credit requested
- ☒ Excessive obligations in relation to income

- ☐ Unable to verify employment
- ☐ Temporary or irregular employment
- ☐ Length of employment

C. Residence

- ☐ Length of residence
- ☐ Unable to verify residence

- ☐ Temporary residence

D. Other

- ☐ Credit application incomplete
- ☒ Specify: There is no reasonable expectation that the applicant will be able to reinstate the current mortgage and repay the EMAP mortgage based on current documented income, or that the applicant will be able to reinstate the current mortgage and repay the EMAP mortgage based on income at the time the current mortgage was opened.

- ☐ Value or type of collateral not sufficient

IV. Disclosure of Use of Information Obtained from an Outside Source:

- ☐ Disclosure Inapplicable
- ☒ Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have right to a free copy of your report from the reporting agency if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

Strategic Information Resources
155 Brookdale Drive
Springfield, MA 01104
(800) 332-9479

(If the Consumer Reporting Agency complies and maintains files on consumers on a nationwide basis, provide a toll-free telephone number.)

- ☐ Our credit decision was based in whole or in part on information obtained from an affiliate or from an outside source other than a consumer reporting agency. Under the Fair Credit Reporting Act, you have a right to make a written request, no later than 60 days after you receive this notice, for the disclosure of the nature of this information.

V. ECOA Notice

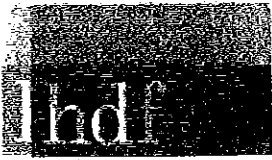
The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is:

Agency: Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-382-4357

HUD Approved Non-profit Counseling Agency- 940 Broad Street
Bridgeport, CT 06604

8 West Street
Suite 202-204
Danbury, CT 06810

100 Prospect Street
Suite 100
Stamford, CT 06901



Housing
Development
Fund

February 12, 2010

Litton Loan # 40064032
Luis Brito & Patricia Brito
32 Clapboard Ridge
Danbury, Ct. 06606

Dear Sirs,

Mr. Brito contacted our office in late December for foreclosure Intervention counseling and for assistance with his modification on his mortgage with Litton Loan Servicer. Client had received a letter from Litton dated June 15, 2009 denying him any consideration for a modification due to income and assets are insufficient to support the modified payment and his current debts. Mr. Brito at that time was not delinquent, but had foreseen that his financial situation would make it difficult for him to continue his payments. His wife was no longer employed due to surgery which limited her to finding new employment.

We agreed to assist and obtain his FIF and supporting paperwork and faxed to Litton back in January 05, 2010 requesting him to be reconsidered for the HAMP program. After contacting Litton via telephone, we were verbally told on February 9, 2010 that due to his application failing the NPV that he was denied. NPV (Net Present Value) is used in capital budgeting to analyze the profitability of an investment or project. Also, that his arrears were five months and a large amount to capitalize, loan amount was high and the balloon payment that would be applied at the end of the term would not be accepted by their investors. Clients have not received denial letter or a breakdown of these NPV values at this time. Our clients qualified for the HAMP, but Litton could not warrant the approval due their investors considering their mortgage a high risk due to the NPV values.

Thank you,

Daisey Perez

Phone (203) 969-1830
Fax (203) 323 8958
Email: dperez@hdf-ct.org
Foreclosure Intervention Specialist
Housing Development Fund





4828 Loop Central Drive
Houston, TX 77081
Telephone (800) 999-8501
Fax (713) 793-4923
www.littonloan.com

2/9/2010

LUIS BRITO
35 CLAPBOARD RIDGE RD
DANBURY, CT 06811-4528

Re: Loan #: 40064032
 Property: 35 Clapboard Ridge Rd
 Danbury, CT 06811

Dear Borrower(s):

Litton Loan Servicing LP ("Litton") has received your request for a loan modification under the Home Affordable Modification Program ("HAMP").

However, we are unable to offer you a HAMP modification because we cannot create an affordable payment equal to 31% of your reported monthly gross income without changing the terms of your loan beyond the requirements of the program.

Although you do not qualify for the government loan modification program, Litton will review your loan to determine if you meet the requirements for a non-HAMP modification. We will contact you in writing about available workout solutions. To discuss your situation, please contact our office at (800) 999-8501 or visit our website at www.littonloan.com.

If you need further counseling, you may also call the Homeowner's HOPE™ Hotline at (888) 995-HOPE (4673). This hotline can help with questions about the program and offers free HUD-certified counseling services in English and Spanish.

The loan modification decision was based in whole or in part on information obtained in a report from TransUnion, P.O. Box 2000 Chester, Pennsylvania 19022-2000, (800) 916-8800. You have a right under the Fair Credit Reporting Act to know information contained in your credit file at the consumer reporting agency. The reporting agency played no part in this decision and is unable to supply specific reasons why we have denied the request. You also have the right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

LITTON LOAN SERVICING LP IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT YOUR DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

IF YOU ARE NOT OBLIGATED ON THE DEBT OR IF THE DEBT HAS BEEN DISCHARGED IN A BANKRUPTCY PROCEEDING, THIS IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO ASSESS OR COLLECT THE DEBT FROM YOU PERSONALLY.



4828 Loop Central Drive
Houston, TX 77081
Telephone (800) 999-8501
Fax: (713) 793-4923
www.littonloan.com

2/9/2010

Luis Brito
35 CLAPBOARD RIDGE RD
DANBURY, CT 06811-4528

Re: Loan #: 40064032
Property: 35 Clapboard Ridge Rd
Danbury, CT 06811

Dear Mortgagor(s):

Litton Loan Servicing LP ("Litton") has received your request for assistance.

Unfortunately, your loan does not meet the guidelines provided by the investor. We are unable to offer you an alternative workout solution at this time. If foreclosure action has begun, it will continue until you make arrangements with us. Please call us today.

Additional loss mitigation options may be available, such as a short sale, deed-in-lieu of foreclosure, or settlement. Should you have questions, please contact our office at (800) 999-8501 or visit our website at www.littonloan.com.

Sincerely,

Loss Mitigation Department

LITTON LOAN SERVICING LP IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT YOUR DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.



IF YOU ARE NOT OBLIGATED ON THE DEBT OR IF THE DEBT HAS BEEN DISCHARGED IN A BANKRUPTCY PROCEEDING, THIS IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO ASSESS OR COLLECT THE DEBT FROM YOU PERSONALLY.



4828 Loop Central Drive
Houston, TX 77081
Telephone (800) 999-8501
Fax: (713) 793-4923
www.littonloan.com

2/3/2010

Luis Brito
35 CLAPBOARD RIDGE RD
DANBURY, CT 06811-4528

Re: Loan #: 40064032
Property: 35 Clapboard Ridge Rd
Danbury, CT 06811

Dear Mortgagor(s):

Thank you for your inquiry requesting a modification of the referenced loan. We are currently reviewing your loan to determine if you are eligible for a modification.

Please continue to make your monthly payment according to your loan agreement until our review is complete. If your loan qualifies for a modification, we will contact you in writing.

Should your loan not qualify for a modification, we will review your loan for other possible workout options. If foreclosure action has begun, it will continue until the loan's delinquency is brought current, you qualify for and complete a loan modification or other applicable workout option, or the loan is paid in full.

Should you have questions, please contact us at (800) 999-8501 or visit our website at www.littonloan.com.

Sincerely,

Loss Mitigation Department

LITTON LOAN SERVICING LP IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT YOUR DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.



IF YOU ARE NOT OBLIGATED ON THE DEBT OR IF THE DEBT HAS BEEN DISCHARGED IN A BANKRUPTCY PROCEEDING, THIS IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO ASSESS OR COLLECT THE DEBT FROM YOU PERSONALLY.

Lifton Loan Servicing LP
P.O. Box 9010
Temecula, CA 92589-9010



PRESORT
First-Class Mail
U.S. Postage and
Fees Paid
WSO

2230769897

Send Payments to:
Lifton Loan Servicing LP
Attn: Cash Management Department
P.O. Box 4387
Houston, TX 77210-4387

Send Correspondence to:
Lifton Loan Servicing LP
Attn: Customer Assistance Response Team
4828 Loop Central Drive
Houston, TX 77081

20100210-80
HMP_DENY



Luis Brito
35 CLAPBOARD RIDGE RD
DANBURY, CT 06811-4528



**Litton Loan Servicing®**

4828 Loop Central Drive
Houston, TX 77081
Telephone (800) 999-8501
Fax (713) 793-4923
www.littonloan.com



68965-034260-007

LUIS BRITO

35 CLAPBOARD RIDGE RD

DANBURY CT 06811-4528

3/4/2009



RE: Loan #: 0040064032
Property: 35 CLAPBOARD RIDGE RD
DANBURY CT 06811

Dear Mortgagor(s):

As you may be aware, the White House announced the Homeowner Affordability and Stability Plan to help homeowners who are experiencing financial challenges. Critical details about this program and its eligibility requirements are currently being developed by the White House and other federal agencies, and we expect these guidelines to be released in the coming weeks.

If you are experiencing financial challenges that are affecting your ability to pay your mortgage, please log in to your Litton web account and complete the Financial Information Form. You will need to enter the following information:

- Household gross income (amount of income from all sources before taxes and other deductions are taken into account) ✓
 - Information about a second mortgage on your home ✓
 - Monthly payment amounts for any credit cards with a balance ✓
 - Monthly payments on other loans such as car loans, student loans, or other expenses ✓
- by internet.*

Litton anticipates we will need the following documentation to determine your eligibility:

- Copy of your most recent pay stub ✓
 - Copy of your most recent tax return ✓
- by FAX*

We will communicate a final list of required documents once the plan's guidelines are available.

We appreciate your patience and assistance as we determine your eligibility and payment relief, if any, for which you may qualify. For more information about the plan, please visit our website at www.littonloan.com.

Sincerely,

Litton Loan Servicing LP

LITTON LOAN SERVICING LP IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT YOUR DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

IF YOU ARE NOT OBLIGATED ON THE DEBT OR IF THE DEBT HAS BEEN DISCHARGED IN A BANKRUPTCY PROCEEDING, THIS IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO ASSESS OR COLLECT THE DEBT FROM YOU PERSONALLY.



4828 Loop Central Drive
Houston, TX 77081
Telephone (800) 999-8501
Fax: (713) 793-4923
www.littonloan.com

6/15/2009

Luis Brito
35 CLAPBOARD RIDGE RD
DANBURY, CT 06811-4528

Re: Loan #: 40064032
Property: 35 Clapboard Ridge Rd
Danbury, CT

Dear Mortgagor(s):

Litton Loan Servicing LP ("Litton") has received your request for assistance.

Regrettably, the financial information (monthly income and other assets) that you provided is insufficient to support the modified payment we offered and your other debts/obligations. If your monthly income has increased since the submission of your fina

Additional loss mitigation options may be available, such as a short sale, deed-in-lieu of foreclosure, or settlement. Should you have questions, please contact our office at (800) 999-8501 or visit our website at www.littonloan.com.

Sincerely,

Loss Mitigation Department

Rafael Menboza

LITTON LOAN SERVICING LP IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT YOUR DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.



IF YOU ARE NOT OBLIGATED ON THE DEBT OR IF THE DEBT HAS BEEN DISCHARGED IN A BANKRUPTCY PROCEEDING, THIS IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO ASSESS OR COLLECT THE DEBT FROM YOU PERSONALLY.